

EXHIBIT F



Teleservices



Cash/Loan/Dividend

MP4011069726

1992

Accomplishments & Programs

Customer Services & Communications

MetLife® Customer Service Center - Tulsa

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Customer Services & Communications Division
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The reorganization and centralization of the "post issue" administrative work and the expansion of Teleservices and ongoing notification of 800+MET-LIFE have posed unprecedented challenges for the management team of Customer Services & Communications. The growth and work transfer have provided the opportunity for us to reexamine and improve all aspects of our systems, policies, procedures and workflow relative to the completion and delivery of our customer service transactions. The Teleservicing operation and the support work provided by the Cash, Loan and Dividend area will now determine policyholder perception of MetLife's customer service for NEARLY HALF OF ALL OF METROPOLITAN'S INFORCE POLICYHOLDERS. No other single organizational entity has more direct customer contact and influence on the policyholders' perception of MetLife's customer service than do the two Teleservicing Call Centers.

While we are still some distance away from achieving many of our ambitious goals and longer term objectives, 1991, and particularly 1992 have been years of exceptional accomplishment for the Customer Services and Communications Division and its management team. The management of the rapid growth, the exceptional training demands and the many day to day problems and issues created by the reorganization and work transfer defy description. But, in fact, this work transfer has been completed in an unprecedented manner as evidenced by both the positive feedback and the virtual absence of negative feedback from our Field Associates regarding the work now administered by this office and this division. 1992 was also a year of extraordinary challenge considering the size of the division (785 employees) and the number of issues that were handled in addition to the ongoing impact of the work transfer and Teleservices expansion.

The following chart illustrates the amount of growth in work volume that has taken place since the transfer of work. Because work was assumed in both 1991 and 1992, 1990 is the most recent year that reflects volumes prior to the transfer.

TRANSACTION	1990 Volume	1992 Volume	1992 As % of 1990	1992 AMOUNT DISBURSED
TELESERVICING ANSWERED CALLS from Policyholders, Brokers, Account Reps & Sales Offices	280,729	486,308	168%	
TELESERVICING TRANSACTIONS recorded on TMOS	616,990	1,104,864	178%	
CALD "ACO" ANSWERED CALLS from Sales Offices and Policyholders through Customer Service Unit	N/A	67,488		
CASH SURRENDER PAYMENTS	36,238	132,878	367%	\$ 231,333,888
LOAN PAYMENTS	19,270	67,863	300%	\$ 87,843,232
DIVIDEND PAYMENTS	20,015	82,175	411%	\$ 62,161,801
CASH CORRESPONDENCE & 800+MET-LIFE REFERRALS	N/A	33,486		
LOAN CORRESPONDENCE & 800+MET-LIFE REFERRALS	N/A	13,083		
DIVIDEND CORRESPONDENCE & 800+MET-LIFE REFERRALS	N/A	38,162		

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REORGANIZATION/WORK TRANSFER

The transfer of work began in mid-1991. During 1992, the division assumed the balance of the work associated with the reorganization. This additional work assumed in 1992 represented approximately 50% of the total work transfer. During the past 18 months, the size of the Inforce policy base for this office has increased approximately 594% of what it was in June of 1991. The number of inforce policies serviced by this office increased from approximately 1.2 million to 7.1 million.

All of this work was assumed without any serious deterioration of service to the policyholders or sales offices administered by this division. The training challenge associated with this work assumption was immense. Approximately 3 new employees had to be trained for every 1 existing employee. Now that the transfer is behind us, the real challenges begin. We must further capitalize on the opportunities presented by the centralization of this work and seek further improvements in the systems, processes, employee productivity, and overall quality of the operation. Critical to this will be the ongoing training and development of employee knowledge and expertise and by providing the proper environment and individual freedom for employees to exercise their abilities.

800 + MET-LIFE ONGOING NOTIFICATION

The initial expansion of Teleservicing was done through a one-time postcard notification. However, the real expansion and phone call volume is generated by the inclusion of the 800 + MET-LIFE number on all billing documents, Anniversary Statements, correspondence, etc. During 1992, this ongoing notification was initiated for 15 additional states. This completed the full Teleservicing expansion for all states serviced by this office. In 1992, Teleservices answered 465,000 calls versus 361,000 for 1991, an increase of over 100,000 more calls.

SUSPENSE WORK

A major Corporate objective for 1992 was the "clean-up" of the Company's suspense accounts. Prior to the work transfer, the suspense accounts for this office and this division were in excellent condition. But, as a result of the reorganization and work transfer, the division inherited and assumed responsibility for hundreds of uncleared suspense items transferred from the other offices. Many of these items were years old and some dated back into the 70's. These cases required extensive research to determine the appropriate course of action to clear each item. The Corporate goal was established to clear all suspense items over 90 days old by year-end 1992. In spite of the fact that new items were being transferred to us right up through December, the division met the objective and cleared all suspense items over 90 days old.

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ACCOUNT TO NOTICE TRANSFER

The conversion or "transfer" of the Company's Account Business policies to the Notice Business file was a major systems undertaking and accomplishment. At the same time, it also required major support at the administrative level. While it would ultimately save work administratively, this transfer initially generated substantial additional work. It surfaced and/or created a plethora of tasks, problems and reconciliation work. It is a notable accomplishment that the division was able to cope with all this additional and atypical work during 1992 while we were in the middle of the work transfer and the majority of our staff was still largely untrained.

DIVIDEND "NET GAIN" PROCESSING

Again in the middle of the work transfer, we were confronted with another major systems, training and procedural issue. Beginning in January of 1992, IRS regulations changed making some dividend payments a taxable event. Inasmuch as dividends themselves had not been taxable in the past, this involved training virtually all employees in totally new concepts relative to taxation of insurance proceeds.

This additional training substantially compounded the complexity and difficulty of the existing training efforts that were already taking place for all the new employees associated with the reorganization. This tax change not only affected dividend transactions, but also loans and cash surrenders involving dividend payments. Full electronic systems support was not available in January. Substantial training and manual support was required during the course of the year while our electronic systems were being modified to accommodate the "Net Gain" processing now associated with dividends.

"WIP" - WORK IN PROCESS

In the midst of the reorganization and work transfer, the decision was made to move the work for the cash, loan and dividend area from TMOS to WIP (Work In Process). At the time, it was thought that WIP would be able to provide us with the needed controls and management information to better support the dramatically increased work volumes. This required a substantial training effort for ALL division employees. In addition, because of the immaturity of the WIP system, numerous problems and processing deficiencies were identified which significantly impacted the ability of the system to initially be utilized effectively. During 1992, substantial time, effort and energy was invested in WIP and in improving the system. A meeting was held with representatives from Tulsa, Warwick and Wichita at which time numerous needed enhancements to WIP were identified and a consensus was reached as to which items were the most urgent and should be the immediate priorities.

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1991 DIVIDEND "NET GAIN" MAILING

Although formal dividend "Net Gain" processing did not start until 1992, a mailing was done to approximately 220,000 policyholders in December of 1991 to try and obtain Social Security numbers and encourage dividend option changes. These policyholders were the first identified as having "taxable" dividends for 1991. It was imperative that the return mail be processed by early January 1992 to ensure that Forms 1099 were generated with corresponding Social Security numbers. Through an all-out effort, the division processed 55,000 pieces of returned mail involving addition of Social Security numbers, address changes and dividend option changes.

IMPLEMENTATION OF "CUSTOMER SERVICE" FUNCTION FOR C/U/D

Based on past work transfer experience, it was recognized that gaining the confidence of our new sales offices and creating the proper "perception" of our service was really a separate issue from the delivery of the service itself. Consequently, it was felt that this could best be achieved by developing the same "Customer Service" strategy for our sales offices that Teleservicing was using with our policyholders. During 1991, a group of C/U/D Correspondents was provided with full Teleservicing Customer Service Representative training. In January of 1992, a new and separate phone unit was established for C/U/D utilizing Teleservicing concepts and functionality (such as ACD - Automatic Call Distribution) for all calls coming into C/U/D. This unit was made up of "CSR/Correspondents" who were prepared to deal with our sales offices on any issue or transaction involving cash, loan and dividend. Just like policyholders, sales offices would not be "bounced" from person to person or unit to unit. In some instances, one transfer was permitted provided it would get the call to an individual capable of more fully addressing the caller's need. Where appropriate, calls were transferred from 800 + MET-LIFE into this unit.

The CSR skills and "customer service" orientation exercised by this unit was very instrumental in creating a very positive reaction and working relationship with our sales offices, particularly those transferred to this office as part of the reorganization. This unit answered 67,488 calls in 1992. It is expected that these individuals can also provide additional back-up and support to 800 + MET-LIFE in emergency or exceptional call volume situations.

DEVELOPMENT OF "SINGLE IMAGE"

For several years, Teleservicing has pioneered the concept of a "Single Image" or a single system through which the CSRs could access information rather than dealing with the 22 CICS systems currently in use. This concept is now rapidly emerging throughout the business and "Information Technology" world. During 1992, the Teleservicing support staff has played a major role in the development of the Single Image application. One CSR station and Single Image terminal were installed in 1992. As a result of our efforts and experience, the two user sites initiated a complete change of direction for this project. Instead of proceeding with our traditional TMOS "transaction driven" concept, a whole new concept was defined. It is now a "customer driven" approach rather than our typical "user" or "systems driven" approach. This was all done at one of the development meetings held in Wichita with representatives from both the Tulsa and Warwick Teleservicing support staffs. Customer Services & Communications continues to provide substantial support and information for the ongoing development of Single Image as well as driving many other "customer oriented" directions for our systems development.

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ELECTRONIC SYSTEMS & PRODUCT DEVELOPMENT - UNIVERSAL LIFE

The Tulsa Customer Services & Communications division continues to be a driving force in the development of enhancements and systems improvements for Universal Life. During late 1992, a meeting was held with Universal Life representatives from both Bridgewater and Scranton including Vice-President Tom LaBada, Bob Ruggieri and Lou Loquist. At that time, we developed and presented a detailed "Wish List" of the UL enhancements and systems improvements we would like to see as well as a number of product related issues that needed to be discussed.

ELECTRONIC SYSTEMS DEVELOPMENT - CWS & RELATED APPLICATIONS

The Tulsa Customer Services & Communications division continues to be a major contributor to the development of CWS (Consolidated Warrants System) and related tax and payment applications. During 1992, a meeting was held with Scranton Representatives including John Hodel, Mark Davis, Janet Rightor, Julie Mullen, Nick Scaramistro and Pat Delaney. At that time, we developed and presented a detailed "Wish List" of the enhancements and systems improvements we would like to see for CWS and related applications. At that time, we also received training and information on the movement of APL and UL payments to CWS, which had been user requests which were now being implemented.

ELECTRONIC SYSTEMS DEVELOPMENT - PIOS & RELATED APPLICATIONS

The Tulsa Customer Services & Communications division continues to be a contributor to the development of PIOS (Personal Insurance Online System). During 1992 our efforts included the development and submission of new "screens" for the display of PIOS information. During 1992, a meeting was held with Scranton Representatives including Ed Kocis, Dorothy Sheridan and Mike Vassil. At that time, we developed and presented a detailed "Wish List" of the enhancements systems improvements we would like to see for PIOS and some related applications.

INSTALLATION OF NEW TAX RECORD SYSTEM

In January of 1992, the Corporate MTRS (Metropolitan Tax Reporting System) was introduced which replaced the way much of our tax information was handled and maintained. This was yet another major system and training issue which had to be handled in the midst of . . . and separate from all the systems and training issues associated with the work transfer. It also involved training the vast majority of employees in the division on another new system.

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III INSTALLATION OF "WCF" AS "S100" WORD PROCESSING REPLACEMENT

During 1992, the LAN and WordPerfect based automated correspondence facility developed by the Scranton staff was further refined and installed in the Tulsa office. In conjunction with this, EVERY automated letter used by Customer Services and Communications was reviewed and substantially improved in appearance using laser printers, new fonts and WordPerfect features. In addition, the text was reviewed for all letters and all but a few letters were revised and updated. The letters currently produced by Customer Services & Communications are unlike those produced anywhere else in the building or the Company.

III REDUCTION IN "AFTER CALL WORK" TIME

As a result of continuing differences in the times between the Warwick and Tulsa Teleservicing operations, a Natural Work Team was formed to investigate current "ACW" times. The mission was to recommend changes to systems/procedures to reduce ACW times without sacrificing the quality or value of the TMOS call record. This team developed and implemented a number of recommendations and brought about an immediate reduction in ACW time of approximately 1.3 minutes. As a result, our ACW and "Total Call Time" performance has, at times, surpassed that of Warwick and we are now both within seconds of each other.

This NWT was nominated and selected for the award as the Personal Insurance "Team of the 90's."

III DIVISION TRAINING - SPECIAL TRAINING PROGRAMS

The nature and number of the various systems, product, procedural and ongoing training programs that were developed and delivered to CSRs and C/UD employees during 1992 are too numerous to mention. However, during 1992 three special training programs were developed and delivered to employees. These were:

- "Professionalism in Customer Service"
- "Attitude & Performance"
- "Handling Difficult Callers"

Employee response to these training programs was very good based on the evaluation forms that were completed. It is also believed that this training played a very instrumental role in building the rapport with our Field Associates during the difficult training and transition period that has taken place during 1992 and for creating the positive field perception of the support received from the division.

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III. INSTALLATION OF "CALL DISPLAY" - ESTABLISHMENT OF TRAFFIC CONTROL POSITION

The most difficult Call Center challenge is making certain that CSR staffing versus call volume is effectively managed on a hour by hour (and minute by minute) basis. In our environment, CSRs are frequently engaged in a number of simultaneous activities including individual or group training, personal quality reviews, or doing such things as processing returned mail or dividend "Net Gain" mail, C/L/D "quotes," etc. The available staffing versus phone volume can change instantly. With each Teleservicing supervisor responsible for 25+ employees, it was impossible for supervisors to manage minute to minute staffing versus phone calls while effectively fulfilling other supervisory responsibilities.

As a result of a very favorable deal negotiated with ROLM, new "CallDisplay" hardware and software was installed. In addition, rather than consider an additional supervisor, a "Traffic Control" position was established with this person having responsibility to monitor minute by minute call volume versus staffing. This individual has authority to put people on or off the phone as needed and see that maximum employee utilization and productivity is being achieved. In addition, there are now display boards which show all CSRs the current status of our operation including such things as number of calls in queue, length of oldest call waiting, number of calls taken, number of CSRs "available," etc. This has been effective in improving the self-management of the CSRs with respect to "breaks" to the cafeteria and/or restrooms.

III. TMOS IDENTIFICATION OF PRESIDENT'S CONFERENCE/COUNCIL QUALIFIERS

There is continuing Field sensitivity to Teleservicing and the concern that we will somehow interfere with the Representative/Client relationship. This is particularly true among our longer service, higher producing representatives. Therefore, it was felt that Teleservicing should take some proactive measures to strengthen these client relationships where they are known to exist. Using the "scripting" feature of TMOS (Telemarketing Online System), the CSR is instantly alerted if a phone call is received on 800 + MET-LIFE from a client of a multi-year President's Conference or Council Qualifier. The Qualifier is identified by name and the CSRs have been instructed to take extra measures to acknowledge, support and strengthen the client relationship between the policyholder and the representative.

III. DISTRIBUTION OF "TELESERVICING ACTIVITY" REPORTS TO REGIONAL EXECUTIVES

More customer contact can be effectively translated into increased sales. Calls to 800 + MET-LIFE and the corresponding information on the Teleservicing Call Report are becoming more widely recognized as a potential contact and lead generation opportunity for the Account Representative. Some transactions listed on these reports would seem to hold real sales potential. Efforts have been made in varying degrees by the different territories to encourage the representatives to follow-up on the Teleservicing Call Report and contact their clients. At the same time, a number of reports were developed through TMOS which can provide the Regional Executives with monthly statistics regarding the Teleservicing activity for their region. These reports reflect the number of calls and the number and types of transactions that were handled by Teleservices for sales office in their region. For offices serviced by the Tulsa Customer Service Center, these reports were introduced and distributed to the Regional Executives in 1992.

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DEVELOPMENT OF UNIFORM PROCEDURES/PRACTICES - TULSA & WARWICK

As a result of the work transfer and reorganization, it has surfaced that the policies and procedures among the various administrative offices were not the same. Now that administrative operations have been centralized into two offices and report to a single organizational entity, attempts are being made to develop uniform policies and procedures in the C/UD operations. As a first step, the two offices developed a list of issues and C/UD representatives from Warwick visited Tulsa and met with the supervisory staff to discuss them. In addition, considerable ongoing dialogue and communication has been established similar to that which already existed for the Teleservicing side of the house. This has increased the level of uniformity and has established a good working relationship between the two offices. The two offices now work together routinely to agree upon and set priority for needed electronic enhancements. It is hoped that this can be expanded to a formal C/UD Natural Work Team which would be similar to the Teleservicing Natural Work Team. Such a team could more effectively work together to address differences, other common issues and drive further electronic systems development.

DEVELOPMENT OF INTERIM PROCEDURES - DIVIDEND "BULLSEYE" CASES

The reorganization and transfer of work surfaced a number of problems with the handling and control of manual dividend "Bullseye" cases. These are cases that were too large to be processed electronically and required extensive manual handling. With the assistance of Kevin Kirk's organization, procedures were established that enabled us to effectively handle and control these without further incident as an interim measure to the Field Expansion.

"INFOSHARE"

As a result of the dramatic growth of the division and the large number of new employees, many employees did not understand how their particular job impacted other areas of the division. They also did not understand the many different functions that were performed in the division including the job of the CSR. As a result, employee representatives from each unit developed an extensive program to educate ALL employees as to what went on in each unit in the division. This was done through tours and presentations by members of each unit and also included the opportunity for all employees to sit with the CSRs and listen to calls. This project was handled entirely by the employees with the counsel of the Training & Support supervisor. Weeks of planning and organization were involved. Daily sessions were held and the actual project took two weeks to complete. It was very well received by all employees and gave everyone a much better appreciation for the work performed by their co-workers and how important their own job was to the overall performance of the division.

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CUSTOMER SERVICES & COMMUNICATIONS "RETROSPECTIVE"

Just as employees in Customer Services didn't fully understand what all went on in the division, many employees throughout the building did not understand the full responsibilities of Customer Services. As a separate program from "InfoShare," an "Open House" in the form of a Retrospective was held for the entire building. This centered around the history and evolution of the division as well as the present. A "museum" was established which illustrated much of the material, forms, procedures and equipment from the past and present. This included demonstrations of current Customer Services related systems and technologies such as TMOS and "WIP" (Work In Process). In addition, future technologies were demonstrated. All visitors had the opportunity to see a demonstration of "Single Image" and an explanation of its potential and future direction. This project was also organized and administered by employees of the division with the counsel of the Training & Support Supervisor. It was extremely well received by employees throughout the building.

REORGANIZATION OF CASH, LOAN & DIVIDEND

The entire work transfer for C/L/D was essentially coordinated and handled by three supervisors having responsibility for Cash, Loan & Adjustment and Dividends respectively. This initial structure facilitated very effective communication, training and coordination of work during the difficult work transfer period. However, once the transfer was complete, it became apparent that many issues needed to be more thoroughly addressed to achieve the improved levels of efficiency, productivity and quality we were seeking. These could not be effectively accomplished with the resulting supervisory span of control. As a first step, an Administrative Support Unit was established which handles the mail, distribution, data entry and word processing activities for the entire division including Teleservices.

The centralization of all the cash, loan and dividend work surfaced many technical, systems and procedural issues that need to be addressed. After the establishment of the Administrative Support unit, the supervisors still had a span of control of 30+ employees. This made it impossible to adequately address these issues. After numerous meetings, the C/L/D supervisors developed and proposed a new organization structure that created only one additional position: A Business Consultant position was established with this person also having responsibility for supervising the important Accounting and Adjustment unit. The balance of C/L/D was then reorganized. A separate Correspondence Unit was established which will handle all C/L/D correspondence including 800+ MET-LIFE referrals. A Cash & Loan Payment Unit and a Dividend Payment Unit were also established. It is believed that this structure will position us to make substantial progress towards improving the quality and efficiency of the operation in 1993.

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DEIVERSIFIED ROUTING FOR 800 TRAFFIC

As the growth of Teleservicing continues and the Company and its policyholders depend more heavily on the two call centers, the reliability of our phone service and the uninterrupted availability of 800 + MET-LIFE becomes increasingly more critical. Although disaster recovery plans are in place which can transfer calls from one Call Center to the other, this division initiated additional measures that could be taken to ensure our constant availability. Meetings were held with both voice communications vendors (PSO and GTE) to explore alternative call routing in the event of a cable or central office failure. As a result, a recommendation is pending with Corporate Telecommunications to provide diversified routing of our 800 service which would offer another dimension to our level of protection and recovery in the event of a disaster.

PHONE SYSTEMS ADMINISTRATION - ROUTING CONTROL SERVICE

Throughout the business world and for our office, the voice and telecommunications responsibility has grown and changed dramatically in the past few years. The technologies and new or improved capabilities associated with the phone switch itself are changing constantly. This has been matched with continued changes in technology and features available through the "network" and carriers. When Customer Services and Communications assumed responsibility for the building's voice communications a few years ago, we were the only "ACD" (Automatic Call Distribution) user in the building. There are now a number of ACD users including the Managed Care operation which front-ends their ACD with Call Processing through our PhoneMail system. The effective management of the phone system administration with over 500 users has grown into an awesome responsibility.

For the past year we have worked with a new vendor (Norstan) on the maintenance of our phone system. We played an important role in the original contract negotiation as well as the negotiation of other favorable pricing on work and equipment. At the same time we have made certain that we have stayed abreast of all new offerings and features available which might generate savings, improved efficiency or better customer service. During the year we negotiated both switch and PhoneMail upgrades with the switch upgrade to be installed in January 1993. In short, we have consistently taken a very proactive role in all our telecommunications responsibilities which have saved money and positively enhanced our phone system capabilities.

The telecommunications issues and accomplishments addressed during the year are too numerous to mention. However, one new important feature that was added is our direct access to the AT&T Network and the Routing Control Service which serves as our primary disaster recovery program. Two individuals attended AT&T classes in Dallas. Now both the Tulsa and Warwick sites have the capability to gain immediate access to the network and redirect calls as needed to provide backup support or total disaster recovery.

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ESTABLISHMENT OF CSR SCHEDULING COMMITTEE

Scheduling the CSR workforce over a 12 hour workday, five different shifts and attempting to accurately match staffing to anticipated call volume has been an extremely time consuming and difficult task. Each time a request is made for a day off, the entire schedule must be reviewed to make certain there is adequate coverage for that particular shift. In spite of all our efforts to handle the shifts and rotations on a fair and equitable basis, it seemed that no matter what was done, there were comments from CSRs that they did not feel scheduling and shift rotation was handled fairly.

To address this issue, the supervisors established a Scheduling Committee (NWI) made up of CSRs. The only condition established for the group was the number of CSRs that needed to be available for each shift based on volume projections (subject to change). The committee was then given full authority to develop a scheduling process which met the staffing requirements in any way they chose. This group first met with all CSRs and determined the shift and shift rotation preferences of the group. After weeks of analysis, discussion and negotiation among themselves, the group implemented new scheduling methods and assumed responsibility for the weekly scheduling of CSRs.

Special Teleservicing Programs

The Teleservicing arm of the Customer Services & Communications Division was called upon to support a wide range of programs during 1992. These included:

BUSH ANNUITY TAX PROPOSAL

All Customer Service and Teleservicing operations throughout the Company were asked to support opposition to an annuity tax proposal being put forward by the Bush administration. Our participation included having our CSRs encourage caller opposition to the proposal by explaining the proposal, sending information to the caller and volunteering to transfer their call to the Congressional switchboard where the caller could personally voice opposition to their appropriate member of Congress.

TAXABLE DIVIDENDS

The new taxable status of dividends required the Company to make a concerted effort to obtain Social Security numbers for over 250,000 policyholders for 1991 and 1992 cases. While this was primarily a mail effort, Teleservicing was asked to support this program by including the 800 number on a number of these special mailings. In addition to making the number available to provide us with the Social Security number, it was expected that this change in taxation could generate numerous questions from our policyholders. Teleservices will continue to support the ongoing and "first time" notification to policyholders who have dividends in a taxable status.

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SPECIAL LOAN REPAYMENT PROGRAM

During 1992, a special "Loan Repayment" program was introduced and piloted on two different occasions. This program encouraged policyholders to utilize existing dividend balances to repay their loans. As a result of the success of the pilots, an ongoing program has been implemented. These efforts were all supported through the inclusion of the 800 number on the letters.

ARKANSAS "FAMILY REUNION" PROGRAM

Although Teleservicing supports the Family Reunion program on an ongoing basis, a special program was done for the state of Arkansas. This involved handling phone calls and information/ticket requests for a meeting/dance which featured Willard Scott and a number of state and Company dignitaries.

DEMOGRAPHIC PILOT

During 1992, a special pilot program was conducted to determine the effectiveness and expense involved in having CSRs attempt to gather certain demographic data during their phone calls. This pilot was conducted for several weeks in both Teleservicing sites and the results were published by Kathy Schoon. It was interesting to learn that 40% of the people responding to the survey in Tulsa indicated their employment status as "retired."

UNITED MUTUAL MERGER

During 1992, Teleservicing was asked to support the merger of MetLife and United Mutual of New York. Newspaper ads were placed in all 50 states explaining the merger encouraging MetLife policyholders to call and request a ballot to vote in favor of or against the merger. While call volume was very low, the division still had to train and be prepared for any eventuality.

SUPPORT FOR RATING CHANGE BY MOODY'S

Teleservicing was asked to support the impact of the rating change by Moody's which downgraded MetLife's rating from AAA to AAT. In addition to being prepared to handle inquiries from our policyholders or the public, the 800+MET-LIFE number was also provided to Account Representatives to call in the event they had questions or concerns. Support of this program required providing additional training and information to the CSRs relative to the various rating agencies, the significance and impact of this rating change and how to best explain this to a caller.

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SUPPORT FOR DIVIDEND SCALE CHANGE

Teleservicing was asked to support the impact of the dividend scale changes which took place for 1992 and 1993. Support for 1993 also included publication of the 800-MET-LIFE number to our Field Associates to call in the event they had questions or concerns. Support of this program required providing additional training and information to the CSRs relative to the reasons for the scale change its as well as its impact and significance. Included in this is the difficult issue of "AP" (Accelerated Payment) and the impact the dividend scale has on eligibility dates and the potential impact to policies already on AP. Significant negative customer reaction must be handled as a result of policies not becoming "paid-up" (eligible for AP) on the dates illustrated at the time of sale.

PROPERTY & CASUALTY "SALES OPPORTUNITY" PILOT

In 1992 the Tulsa Teleservicing operation agreed to participate in a project to generate "sales opportunities" to Account Representatives in selected states. Although the program is officially being launched in 1993, it became operational on a very limited basis in 1992. In addition, a number of meetings and conference calls were held with representatives from Wichita and Telemarketing in Bridgewater (Jim Major, Sal Masucci & Ken Cross) to define specifications and objectives for the pilot. Under this program, CSRs are electronically alerted through TMOS when a caller lives in a "preferred" rate area for Met Property & Casualty Homeowner's or Automobile Insurance. The CSR will then attempt to interest the caller in obtaining a "quote" from MetLife. This "sales opportunity" will then be passed on to the Account Representative through the Client Store.

In many cases we cannot even begin to project the impact or call volume of these special programs. But, it should be remembered that whether it's one call or 1,000, the CSR must be prepared to deal with it. Therefore, in most cases, a high level of information and/or training must be given to all CSRs regardless of the anticipated call volume.

The day to day management of a Call Center operation is more complex and is unlike any other type of administrative operation. The management of the Teleservicing operation for Personal Insurance is also probably more complex than any other Call Center operation in the Company considering the scope of knowledge required that is not available on our "systems" and must be taught to .. and maintained by .. the CSRs through constant ongoing training support.